

**Information to identify the case:**

Debtor 1	<b>Robin M Hanley</b>	Social Security number or ITIN	xxx-xx-4632
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	<b>18-15671-ABA</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Robin M Hanley

2/15/24

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Robin M Hanley  
Debtor

Case No. 18-15671-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 4

Date Rcvd: Feb 15, 2024

Form ID: 3180W

Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 17, 2024:

Recip ID	Recipient Name and Address
db	+ Robin M Hanley, 1115 Eldridge Avenue, Haddon Township, NJ 08107-1823
cr	+ QUICKEN LOANS INC., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
517409386	+ Daughter, 1115 Eldridge Avenue, Oaklyn, NJ 08107-1823
517404860	+ Madison Trust Group, PO Box 203, Batesland, SD 57716-0203
518430911	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of New Jersey, Division of Taxation, PO BOX 245-Bankruptcy, Trenton, NJ 08695-0272
517476565	+ Shore Physicians Group, PO Box 14000, Belfast, ME 04915-4033
517404864	Silver Cloud Financial Inc, 635 East Hwy 20 C, Upper Lake, CA 95485
517404865	Spotloan, 614 Chief Little Shell St NE, Belcourt, ND 58316
518366705	State of New Jersey, Division of Taxation, PO Box 445, Trenton NJ 08695-0445
517408174	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517448517	+ TD Bank, N.A., Payment Processing, PO Box 16029, Lewiston, ME 04243-9507
517404869	+ Thomas Hanley (husband), 1115 Eldridge Avenue, Oaklyn, NJ 08107-1823

TOTAL: 12

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 15 2024 21:06:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 15 2024 21:06:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517451165	EDI: PHINAMERI.COM	Feb 16 2024 01:50:00	Americredit Financial Services, Inc., DbA GM Financial, P.O Box 183853, Arlington, TX 76096
517404847	+ Email/Text: bncnotifications@pheaa.org	Feb 15 2024 21:05:00	American Education Services, PO BOX 61047, Harrisburg, PA 17106-1047
517404848	EDI: BANKAMER	Feb 16 2024 01:49:00	Bank of America, PO Box 15019, Wilmington, DE 19886-5019
517565551	+ EDI: BANKAMER2	Feb 16 2024 01:50:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517404850	+ EDI: CITICORP	Feb 16 2024 01:50:00	CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
517525788	Email/PDF: bncnotices@becket-lee.com	Feb 15 2024 21:19:06	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517404849	+ EDI: SYNC	Feb 16 2024 01:50:00	CareCredit/Synchrony Bank, PO BOX 960061, Orlando, FL 32896-0061
517404852	EDI: WFNNB.COM	Feb 16 2024 01:50:00	Comenity - Boscov's, PO BOX 659622, San Antonio, TX 78265
517404855	EDI: DISCOVER	Feb 16 2024 01:50:00	Discover Financial Service LLC, PO BOX 15316,

District/off: 0312-1

User: admin

Page 2 of 4

Date Rcvd: Feb 15, 2024

Form ID: 3180W

Total Noticed: 51

			Wilmington, DE 19850
517531467	EDI: CITICORP	Feb 16 2024 01:50:00	Department Stores National Bank, Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57117
517404859	EDI: CITICORP	Feb 16 2024 01:50:00	Macy's, PO Box 9001094, Louisville, KY 40290-1094
517984216	EDI: Q3G.COM	Feb 16 2024 01:50:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517404853	+ Email/Text: electronicbkydocs@nelnet.net	Feb 15 2024 21:06:00	Department of Ed/ Nelnet, 3015 Parker Road, Suite 400, Aurora, CO 80014-2904
517404854	EDI: DISCOVER	Feb 16 2024 01:50:00	Discover, PO Box 71084, Charlotte, NC 28272-1084
517423577	EDI: DISCOVER	Feb 16 2024 01:50:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517404856	+ EDI: PHINAMERI.COM	Feb 16 2024 01:50:00	GM Financial, PO Box 78143, Phoenix, AZ 85062-8143
517404857	EDI: CITICORP	Feb 16 2024 01:50:00	Home Depot Credit Services, PO Box 9001010, Louisville, KY 40290-1010
518366703	EDI: IRS.COM	Feb 16 2024 01:50:00	IRS, PO Box 7346, Philadelphia PA 19101-7346
517404851	EDI: JPMORGANCHASE	Feb 16 2024 01:50:00	Chase Cardmember Service, PO BOX 1423, Charlotte, NC 28201
517404858	Email/Text: PBNCNotifications@peritussservices.com	Feb 15 2024 21:05:00	Kohl's Payment Center, PO Box 2983, Milwaukee, WI 53201-2983
517672052	EDI: NAVIENTFKASMSERV.COM	Feb 16 2024 01:50:00	NAVIENT PC TRUST, C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
517432996	+ EDI: MAXMSAIDV	Feb 16 2024 01:50:00	Navient, Po Box 9635, Wilkes Barre PA 18773-9635
517646046	EDI: MAXMSAIDV	Feb 16 2024 01:50:00	Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
517544988	EDI: PRA.COM	Feb 16 2024 01:50:00	Portfolio Recovery Associates, LLC, c/o Care Credit, POB 41067, Norfolk VA 23541
517569069	EDI: PRA.COM	Feb 16 2024 01:50:00	Portfolio Recovery Associates, LLC, c/o Sears Mastercard, POB 41067, Norfolk VA 23541
517569051	EDI: PRA.COM	Feb 16 2024 01:50:00	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
517499801	+ Email/Text: bankruptcyteam@quickenloans.com	Feb 15 2024 21:06:00	QUICKEN LOANS INC., QUICKEN LOANS, INC., 635 WOODWARD AVE., DETROIT MI 48226-3408
517540604	EDI: Q3G.COM	Feb 16 2024 01:50:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517547936	EDI: Q3G.COM	Feb 16 2024 01:50:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
517404861	+ Email/Text: bankruptcyteam@quickenloans.com	Feb 15 2024 21:06:00	Quicken Loans Inc., 1050 Woodward Avenue, Detroit, MI 48226-3573
517404866	+ EDI: SYNC	Feb 16 2024 01:50:00	SYNCB/PayPal, PO BOX 965005, Orlando, FL 32896-5005
517404862	EDI: SYNC	Feb 16 2024 01:50:00	Sam's Club/Synchrony Bank, PO BOX 530942, Atlanta, GA 30353-0942

District/off: 0312-1

User: admin

Page 3 of 4

Date Rcvd: Feb 15, 2024

Form ID: 3180W

Total Noticed: 51

517404863	EDI: CITICORP	Feb 16 2024 01:50:00	Sears Credit Cards, PO Box 78051, Phoenix, AZ 85062-8051
518366704	Email/Text: REV_Bankruptcy_General@state.de.us	Feb 15 2024 21:06:00	State of Delaware, Division of Revenue, PO Box 830, Wilmington DE 19899-0830
518553199	+ Email/Text: REV_Bankruptcy_General@state.de.us	Feb 15 2024 21:06:00	State of Delaware Division of Revenue, Kathleen Book, PO Box 8763, Wilmington, DE 19899-8763
517404867	EDI: SYNC	Feb 16 2024 01:50:00	Synchrony Bank, PO Box 960080, Orlando, FL 32896-0080
517404868	EDI: TDBANKNORTH.COM	Feb 16 2024 01:50:00	TD Bank, N.A., PO Box 84037, Columbus, GA 31908-4037

TOTAL: 39

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517543680	*P++	AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court., Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 17, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 15, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com
Andrew B Finberg	ecfmail@standingtrustee.com
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor QUICKEN LOANS INC. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jeffrey E. Jenkins	on behalf of Debtor Robin M Hanley mail@jjenkinslawgroup.com JenkinsClayman@jubileebk.net
Nicholas V. Rogers	on behalf of Creditor QUICKEN LOANS INC. nj.bkecf@fedphe.com

District/off: 0312-1

User: admin

Page 4 of 4

Date Rcvd: Feb 15, 2024

Form ID: 3180W

Total Noticed: 51

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8